

In re:
Jorge Garcia
Lidia Garcia
Debtors

Case No. 14-14770-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb +Jorge Garcia, Lidia Garcia, 600 Valley Road, Apt. D60, Warrington, Pa 18976-2279
13382943 +Continental Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C.,
425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
13400355 +McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229
13436712 +PNC Mortgage, ATTN: Bankruptcy Department, 3232 Newark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:09:09 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:24 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13348169 +EDI: TSY2.COM Jul 14 2018 05:53:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13443233 EDI: ECAST.COM Jul 14 2018 05:48:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13335623 +EDI: IRS.COM Jul 14 2018 05:53:00 IRS, 600 Arch Street, Philadelphia, PA 19106-1611
13434404 EDI: PRA.COM Jul 14 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13343476 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:08:03
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
13446318 +EDI: WFFC.COM Jul 14 2018 05:48:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001
13914308 EDI: ECAST.COM Jul 14 2018 05:48:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC Mortgage, A Division of PNC Bank N.A.
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
CAROL B. MCCULLOUGH on behalf of Plaintiff Lidia Garcia mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
CAROL B. MCCULLOUGH on behalf of Debtor Jorge Garcia mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
CAROL B. MCCULLOUGH on behalf of Plaintiff Jorge Garcia mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
CAROL B. MCCULLOUGH on behalf of Joint Debtor Lidia Garcia mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
CRAIG H. FOX on behalf of Defendant Continental Bank bankruptcy@foxandfoxlaw.com,
cfox@foxandfoxlaw.com/foxandfoxattorneysatlaw@gmail.com
CRAIG H. FOX on behalf of Creditor Continental Bank bankruptcy@foxandfoxlaw.com,
cfox@foxandfoxlaw.com/foxandfoxattorneysatlaw@gmail.com
GILBERT B. WEISMAN on behalf of Creditor ECAST Settlement Corporation notices@becket-lee.com
KEVIN G. MCDONALD on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor PNC Bank, National Association
bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
THOMAS I. PULEO on behalf of Creditor PNC Mortgage, A Division of PNC Bank N.A.
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:		
Debtor 1	Jorge Garcia First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	Lidia Garcia First Name Middle Name Last Name	
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-14770-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge Garcia

Lidia Garcia

7/12/18

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.